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May 24, 1940Program Analysis Report No. 8
Planning and Control Section
Rural Rehabilitation DivisionANALYSIS OF THE FAMILY PROGRESS OF ACTIVE STANDARD
RURAL REHABILITATION BORROWERS

Increased production of farm products for use in the home has been more important than increased production of goods for sale in the rehabilitation progress of standard borrowers. By 1939 the average annual value of home-use products produced by active standard borrowers had increased by 64 percent over the value of such products the year before these families were accepted on the RR program (Table I). During this same period the annual gross cash income of these borrowers increased by only 33 percent as compared with a 36 percent increase in annual cash operating expenses. Although gross cash income did not

Table I. Average Amount of Annual Gross Cash Income, Value of Farm Products Used by the Family, Annual Net Income, and Annual Operating Expenses of Active Standard Rural Rehabilitation Borrowers in 1939 Compared with These Amounts for the Year Before These Borrowers Were Accepted on the Program, United States 1/

Item of income or expense	: Average, : year : before : acceptance:	: Average, : 1939 : crop year	:	Average change	
				Average : amount	Proportion of : average, year : before acceptance
Annual gross income	: \$633	: \$889	:	: \$256	: 40%
Annual gross cash income	: \$483	: \$642	:	: \$159	: 33%
Value of farm products used:	:	:	:	:	:
by family:	:	:	:	:	:
Amount	: \$150	: \$247	:	: \$ 97	: 64%
Proportion of gross	:	:	:	:	:
income	: 24%	: 28%	:	: xxx	: xx
Annual net income	: \$375	: \$538	:	: \$163	: 43%
Annual cash farm operating	:	:	:	:	:
expenses	: \$258	: \$351	:	: \$ 93	: 36%

1/ Calculated from County Supervisors' 1939 Report of Family Progress of Active Standard RR Borrowers.

increase in as great a proportion as did cash expenses, the total amount of increased cash income (\$159) was greater than the increased cash expenses (\$93) so that the excess of increased cash income over increased cash expenses contributed by the amount of \$66 toward an increased net income. This increased net cash income of \$66 plus the \$97 increase in the value of home-use products brought about an increase in annual net income for these families of \$163 or 43

percent of their net income during the year before acceptance.

During the same period when these borrowers were raising their net income from \$375 per year to \$538, they were able also to obtain a total average increase in net worth of from \$850 to \$1,115, an increase of \$265, or 31 percent of their prior net worth. Of this \$265 increase in net worth \$42 or 16 percent of the increase resulted from debt reduction brought about by the voluntary farm debt adjustment services of the Farm Security Administration. Of this \$42 of voluntary debt reductions, \$35 was obtained prior to acceptance of the borrowers on the rural rehabilitation program and \$7 since that time. Two significant general conclusions can be drawn from these figures: (1) by far the greater part of the farm debt adjustment accomplished for rural rehabilitation borrowers was done prior to the acceptance of these families as standard borrowers; and (2) debt reduction resulting from voluntary farm debt adjustment was a contributing, but not the sole, factor accounting for the increased net worth of borrowers. The average borrower increased his net worth by \$223 over and above the \$42 debt reduction resulting from voluntary farm debt adjustment.

Increased Income

The increased annual net income of active standard rural rehabilitation borrowers was not uniform from Region to Region, nor from state to state within Regions (Table II). The borrowers in that part of Colorado, that lies in Region X

Table II. Average Annual Net Income of RR Borrowers in 1939,
Compared with Their Net Income During the Year Before
Their Acceptance on the Program, by State and Region 1/

A	B	C	D	E	F
Region and state	Borrowers: for whom information was obtained:	Average net income, year before acceptance on program:	Average net income during 1939 crop year	Average increase in net income Amount	Proportion of average, year before acceptance Percent
	Number	Dollars	Dollars	Dollars	
United States	69,385	375	538	163	43
Region I	2,093	606	752	146	24
Connecticut	47	878	1,219	341	39
Delaware	18	577	740	163	28
Maine	488	667	713	46	7
Maryland	100	523	717	194	37
Massachusetts	74	590	1,041	451	76
New Hampshire	136	692	859	167	24
New Jersey	130	541	680	139	26
New York	490	565	703	138	24
Pennsylvania	428	562	710	148	26
Rhode Island	24	228	238	10	4
Vermont	158	684	930	246	36

percent of their net income during the year before acceptance.

During the same period when these borrowers were raising their net income from 1935 per year to \$335, they were able also to obtain a total average increase in net worth of from \$50 to \$1,115, an increase of 2255, or 11 percent of their prior net worth. Of this 2255 increase in net worth 125 or 11 percent of the increase resulted from debt reduction brought about by the voluntary first debt adjustment services of the Farm Security Administration. Of this 125 of voluntary debt reductions, 75 was obtained prior to acceptance of the borrowers on the rural rehabilitation program and 50 since that time. Two significant general conditions can be drawn from these figures: (1) by far the greater part of the first debt adjustment accomplished for rural rehabilitation borrowers was done prior to the acceptance of these families as rehabilitation borrowers; and (2) debt reduction resulting from voluntary first debt adjustment was a contributing, but not the sole, factor accounting for the increased net worth of borrowers. The average borrower increased his net worth by \$235 per year and above the 125 debt reduction resulting from voluntary first debt adjustment.

Increased Income

The increased annual net income of active standard rural rehabilitation borrowers was not uniform from Region to Region, nor from state to state within Regions (Table II). The borrowers in that part of Colorado, that is in Region X

Table II. Average Annual Net Income of RR Borrowers in 1935. Compared with Their Net Income During the Year Before Their Acceptance on the Program, by State and Region.

Region and state	Average annual net income during 1935	Amount of debt reduction	Percentage
United States	61,385	235	103
Region I	2,051	800	146
Connecticut	47	878	311
Delaware	18	777	163
Maine	188	667	46
Massachusetts	100	823	134
New Hampshire	74	900	451
New Jersey	136	692	167
New York	130	841	139
Pennsylvania	450	565	136
Rhode Island	42	528	10
Virginia	158	684	246

Table II. Continued.

A	B	C	D	E	F
Region and state	Borrowers: for whom: informa- tion was: obtained: Number	Average net income, year before: acceptance: on program: Dollars	Average net income during 1939: crop year Dollars	Amount Dollars	Average increase in net income Proportion of average, year before acceptance Percent
Region II	4,183	463	632	169	36
Michigan	1,205	541	609	68	13
Minnesota	1,582	377	602	225	59
Wisconsin	1,396	494	683	189	38
Region III	11,059	467	640	173	37
Illinois	1,486	537	723	186	35
Indiana	1,806	560	668	108	19
Iowa	1,838	478	735	257	54
Missouri	3,886	342	535	193	56
Ohio	2,043	561	670	109	20
Region IV	10,721	479	619	140	29
Kentucky	2,453	533	654	121	23
North Carolina	2,931	433	628	145	30
Tennessee	1,553	388	567	179	46
Virginia	2,015	384	537	153	40
West Virginia	1,769	581	694	113	19
Region V	12,776	174	272	98	56
Alabama	4,253	156	180	24	16
Florida	2,114	269	289	20	8
Georgia	4,168	158	281	123	78
South Carolina	2,241	148	409	261	176
Region VI	8,286	271	463	192	71
Arkansas	2,952	257	490	233	91
Louisiana	2,116	287	502	215	75
Mississippi	3,218	272	412	140	51
Region VII	5,622	306	505	199	64
Kansas	1,431	379	460	81	22
Nebraska	1,809	276	439	163	59
North Dakota	911	278	638	360	130
South Dakota	1,471	288	547	259	90
Region VIII	7,077	273	468	195	71
Oklahoma	3,043	296	507	211	71
Texas	4,034	256	439	183	72

Table II. Continued.

Region and state	Number	Dollars	Dollars	Dollars	Proportion of total income	Average income
Region II	4,183	463	632	161	39	13
Michigan	1,202	221	600	68	13	13
Minnesota	1,282	277	602	225	59	59
Wisconsin	1,399	424	623	159	48	48
Region III	11,429	447	640	173	37	37
Illinois	1,426	237	713	186	33	33
Indiana	1,806	260	663	108	19	19
Iowa	1,718	478	702	237	54	54
Missouri	3,886	742	938	193	36	36
Ohio	2,442	361	670	192	30	30
Region IV	10,721	479	619	149	23	23
Kentucky	2,422	323	624	121	23	23
North Carolina	2,941	421	626	125	30	30
Tennessee	1,753	382	597	179	46	46
Virginia	2,012	381	577	123	40	40
West Virginia	1,792	271	604	113	19	19
Region V	12,770	474	572	97	26	26
Alabama	4,522	126	180	24	16	16
Florida	2,114	263	389	26	8	8
Georgia	4,108	124	281	123	18	18
South Carolina	2,241	148	409	461	176	176
Region VI	8,286	271	463	192	27	27
Arkansas	2,922	237	480	233	21	21
Louisiana	2,116	237	502	212	25	25
Mississippi	2,218	272	612	149	21	21
Region VII	2,622	304	502	119	64	64
Kansas	1,431	279	460	21	22	22
Nebraska	1,809	276	439	163	59	59
North Dakota	911	279	638	360	130	130
South Dakota	1,441	284	547	222	90	90
Region VIII	7,077	273	468	192	27	27
Idaho	2,043	236	517	211	21	21
Texas	2,044	286	430	122	22	22

Table II. Continued.

A	B	C	D	E	F
Region and state	Borrowers: for whom: information was obtained:	Average net income, year before acceptance on program:	Average net income during 1939 crop year	Average increase in net income	Proportion of average, year before acceptance
	Number	Dollars	Dollars	Dollars	Percent
Region IX	1,845	745	891	146	20
Arizona	227	923	1,075	152	16
California	679	669	864	195	29
Nevada	75	857	911	54	6
Utah	864	750	863	113	15
Region X	1,783	578	807	229	40
Colorado	667	542	527	-15	-3
Montana	487	737	1,188	451	61
Wyoming	629	494	811	317	64
Region XI	1,960	727	920	193	27
Idaho	766	777	1,004	227	29
Oregon	611	780	987	207	27
Washington	583	606	738	132	22
Region XII	1,980	299	546	247	83
Colorado	228	385	491	106	28
Kansas	340	274	611	337	123
New Mexico	716	262	439	177	67
Oklahoma	81	245	444	199	81
Texas	615	330	668	338	103

1/ Based on 1939 Annual Report of Family Progress of Active Standard RR Borrowers by County RR Supervisors.

had a 3 percent decrease in their net income. Borrowers in all other states and Regions enjoyed increased net incomes. The proportional change varied from the 3 percent decrease in Region X - Colorado to a 176 percent increase in South Carolina. The distribution of Regions and states with respect to proportional changes in net income is shown in Table III. In only 11 states did the average borrower have less than 20 percent increase in annual net income. Borrowers in four states more than doubled their annual net incomes. In 30 of the 52 regional-state areas the average borrower made less than a 40 percent increase in annual net income (Column E, Table III).

Table III. Distribution of Regions and States According to Proportional Change in the Annual Net Income of Active Standard RR Borrowers from Year Before Acceptance to 1939

A	:	B	:	C	:	D	:	E
Proportional change	:	Regions		:	States		:	
in net income	:	Non-cumulative	:	Cumulative	:	Non-cumulative	:	Cumulative
Percent	:	Number	:	Number	:	Number	:	Number
Total	:	12	:		:		:	52
Decrease	:	0	:	0	:	1	:	1
0 - 19	:	0	:	0	:	10	:	11
20 - 39	:	6	:	6	:	19	:	30
40 - 59	:	2	:	8	:	7	:	37
60 - 79	:	3	:	11	:	8	:	45
80 - 99	:	1	:	12	:	3	:	48
100 - or more	:	-	:	-	:	4	:	52

Increase Self-sufficiency. Active standard borrowers as a whole increased the self-sufficing nature of their farming enterprises during the period they have been on the rural rehabilitation program. In the year before their acceptance, the value of products raised for home use by these borrowers was 24 percent of their total gross income; by 1939, the same figure was 28 percent (Table IV).

Table IV. Value of Farm Products Used by the Families of Active Standard Rural Rehabilitation Borrowers as Proportion of Total Gross Income During Year before Acceptance on Program and During 1939, by State and Region 1/

A	:	B	:	C
Region and state	:	Value of farm produced goods for home consumption as proportion of total gross income		
	:	Year before acceptance	:	1939 crop year
	:	Percent	:	Percent
United States	:	24	:	28
Region I	:	14	:	14
Connecticut	:	8	:	9
Delaware	:	24	:	37
Maine	:	13	:	15
Maryland	:	20	:	20
Massachusetts	:	8	:	10
New Hampshire	:	12	:	11
New Jersey	:	8	:	10
New York	:	16	:	15
Pennsylvania	:	19	:	20
Rhode Island	:	6	:	8
Vermont	:	12	:	12

Table III. Characteristics of Regions and of the Borrowing in 1939.
Annual Change in the Annual Net Income of Active Borrowers
in Borrowers from Year before 1939

Region	Number	Percentage	Number	Percentage	Number	Percentage
100 - or more	1	1	1	1	1	1
80 - 99	1	1	1	1	1	1
60 - 79	3	3	11	11	2	2
40 - 59	2	2	8	8	7	7
20 - 39	6	6	6	6	19	19
0 - 19	0	0	0	0	10	10
Below 0	0	0	0	0	1	1
Total	12	12	37	37	32	32

Interpretation: The above table shows that the majority of borrowers (32 percent) had an annual net income of 20 or more percent in 1939. This indicates that the majority of borrowers were able to maintain or increase their annual net income during the period they have been borrowing.

Table IV. Value of Borrowings from the Regions of Active
Borrowers from Year before 1939 to Year before 1939
of Total Gross Income for Year before 1939

Region	Value of Borrowings	Percentage	Value of Total Gross Income	Percentage
United States	24	24	24	24
Region I	14	14	14	14
Connecticut	8	8	8	8
Delaware	24	24	24	24
Illinois	11	11	11	11
Indiana	20	20	20	20
Massachusetts	8	8	8	8
New Hampshire	11	11	11	11
New Jersey	8	8	8	8
New York	10	10	10	10
Pennsylvania	10	10	10	10
Rhode Island	8	8	8	8
Vermont	10	10	10	10

Table IV continued.

A Region and state	B		C	
	Value of farm produced goods for home consumption as		proportion of total gross income	
	Year before acceptance		1939 crop year	
	Percent		Percent	
Region II	15		16	
Michigan	14		18	
Minnesota	15		16	
Wisconsin	15		16	
Region III	19		21	
Illinois	16		18	
Indiana	19		21	
Iowa	17		16	
Missouri	23		28	
Ohio	17		19	
Region IV	40		42	
Kentucky	41		43	
North Carolina	43		45	
Tennessee	42		42	
Virginia	38		42	
West Virginia	37		38	
Region V	30		45	
Alabama	32		51	
Florida	21		34	
Georgia	34		49	
South Carolina	29		46	
Region VI	37		49	
Arkansas	34		46	
Louisiana	36		47	
Mississippi	41		54	
Region VII	22		22	
Kansas	21		24	
Nebraska	19		20	
North Dakota	30		25	
South Dakota	20		19	
Region VIII	27		32	
Oklahoma	28		36	
Texas	26		29	

Table IV. continued.

A	:	B	:	C
Region and state	:	Value of farm produced goods for home consumption as proportion of total gross income	:	
	:	Year before acceptance	:	1939 crop year
	:	Percent	:	Percent
Region IX	:	11	:	11
Arizona	:	12	:	11
California	:	7	:	8
Nevada	:	9	:	13
Utah	:	15	:	16
Region X	:	14	:	15
Colorado	:	13	:	16
Montana	:	15	:	16
Wyoming	:	14	:	14
Region XI	:	13	:	14
Idaho	:	14	:	17
Oregon	:	13	:	14
Washington	:	11	:	12
Region XII	:	21	:	23
Colorado	:	19	:	21
Kansas	:	21	:	20
New Mexico	:	22	:	27
Oklahoma	:	22	:	21
Texas	:	19	:	21

1/ Calculated from County Supervisors' 1939 Report of Family Progress of Active Standard RR Borrowers.

This trend toward self-sufficiency was not, however, present in all Regions. Borrowers in Regions I, VII, and IX did not increase the self-sufficing nature of their farm enterprises; in all three Regions the importance of home-use products in total gross income was already low. It is a significant weakness in these Regions that the borrowers have not developed a more important live-at-home program. Region V, where the proportion of home-used goods to gross income increased from 30 percent to 45 percent is outstanding; in Region VI the families of standard borrowers increased this proportion from 37 to 49 percent. There were small and rather insignificant increases in the proportion of gross income involved in home-use goods in Regions II, III, IV, X, XI, and XII. The lack of marked increase in the importance of home-use products in Region IV is not disturbing because the borrowers in that Region were already highly self-sufficient at the time they were accepted on the program.

Eight states, two of them in Region I and two in Region VII, showed less self-sufficiency in 1939 than during the year before the borrowers were accepted on the program. In addition, four states, two of them in Region I, showed no increase in the relative importance of home-use products. In North Dakota the

proportion of home-used products to total gross income dropped from 30 percent in the year before acceptance to 25 percent in 1939. Similar figures for South Dakota are 20 percent before acceptance to 19 percent in 1939.

The only logical inference from these figures appears to be this. If it were not for Regions IV, V, and VI, the claim of this Administration that the development of a live-at-home program is the central part of its activity would not be subject to proof. And in Region IV these borrowers already had a high degree of self-sufficiency. Increased emphasis on a live-at-home program appears to be needed in the other Regions and particularly in Regions I and VII.

Increased Net Worth

The average net worth of present active standard rural rehabilitation borrowers at the time they first walked into a county RR office was \$850. By December 31, 1939, these borrowers had increased their net worth by \$265, or 31 percent, to \$1,115 (Table V). This change in net worth came about partly through debt

Table V. Average Net Worth of Active Standard RR Borrowers on December 31, 1939, Compared with Their Net Worth Prior to Debt Adjustment and Acceptance on the RR Program, by State and Region 1/

A	:	B	:	C	:	D	:	E
	:	Average net worth	:		:	Average change in net worth	:	
	:	of borrowers	:		:		:	
Region	:	Prior to	:		:		:	Proportion of
and state	:	debt adjustment:	:	Dec. 31,	:	Amount	:	net worth prior to
	:	and acceptance :	:	1939	:		:	debt adjustment
	:	on the program :	:		:		:	and acceptance
	:	<u>Dollars</u>	:	<u>Dollars</u>	:	<u>Dollars</u>	:	<u>Percent</u>
United States	:	850	:	1,115	:	265	:	31
Region I	:	1,785	:	1,952	:	167	:	9
Connecticut	:	3,219	:	3,525	:	306	:	9
Delaware	:	947	:	1,200	:	253	:	27
Maine	:	2,094	:	1,826	:	-268	:	-13
Maryland	:	1,408	:	1,534	:	126	:	9
Massachusetts	:	1,690	:	1,585	:	-105	:	- 6
New Hampshire	:	1,751	:	1,907	:	156	:	9
New Jersey	:	1,796	:	1,850	:	54	:	3
New York	:	1,710	:	1,989	:	279	:	16
Pennsylvania	:	1,514	:	1,930	:	416	:	27
Rhode Island	:	1,832	:	2,325	:	493	:	27
Vermont	:	1,762	:	2,409	:	647	:	37
Region II	:	1,102	:	1,651	:	549	:	50
Michigan	:	1,351	:	1,747	:	396	:	29
Minnesota	:	865	:	1,571	:	706	:	82
Wisconsin	:	1,155	:	1,658	:	503	:	44

Table V continued.

A	B	C	D	E
Region and state	Average net worth of borrowers		Average change in net worth	
	Prior to debt adjustment and acceptance on the program	Dec. 31, 1939	Amount	Proportion of net worth prior to debt adjustment and acceptance
	Dollars	Dollars	Dollars	Percent
Region III	782	1,176	394	50
Illinois	645	1,144	499	77
Indiana	908	1,272	364	40
Iowa	838	1,436	598	71
Missouri	592	894	302	51
Ohio	1,085	1,419	334	31
Region IV	1,139	1,419	280	25
Kentucky	1,339	1,680	341	25
North Carolina	775	1,016	241	31
Tennessee	1,013	1,322	309	30
Virginia	1,016	1,250	234	23
West Virginia	1,717	2,000	283	16
Region V	474	537	63	13
Alabama	364	363	- 1	2/
Florida	994	1,011	17	2
Georgia	343	465	122	36
South Carolina	440	556	116	26
Region VI	384	583	199	52
Arkansas	329	546	217	66
Louisiana	475	665	190	40
Mississippi	376	564	188	50
Region VII	326	534	209	64
Kansas	417	520	103	25
Nebraska	334	442	108	32
North Dakota	543	691	143	27
South Dakota	91	565	474	519
Region VIII	738	978	240	32
Oklahoma	565	834	269	48
Texas	869	1,086	217	25
Region IX	2,521	3,186	665	26
Arizona	2,950	3,766	816	28
California	2,616	3,078	462	18
Nevada	2,961	3,743	782	26
Utah	2,296	3,071	775	34

Table V (continued)

A	B	C	D	E
Region and state	Average net worth of borrowers	Prior to debt adjustment: Dec. 31, 1939 and acceptance on the program	Average change in net worth Amount	Proportion of net worth prior to debt adjustment and acceptance
	Dollars	Dollars	Dollars	Percent
Region X	1,419	1,769	350	25
Colorado	921	870	-51	-5
Montana	2,092	2,287	195	9
Wyoming	1,426	2,323	897	63
Region XI	2,286	2,821	535	23
Idaho	2,309	2,992	683	30
Oregon	2,184	2,924	740	34
Washington	2,364	2,490	126	5
Region XII	901	985	84	9
Colorado	631	779	148	23
Kansas	683	208	-475	-70
New Mexico	1,098	1,219	121	11
Oklahoma	1,265	1,011	-254	-20
Texas	846	1,216	370	44

1/ Based on 1939 Annual Report of Family Progress of Active Standard RR Borrowers by County RR Supervisors.

2/ Less than \$.50.

reduction resulting from voluntary farm debt adjustment and partly through other causes. The total change, including debt reduction as a result of farm debt adjustment activities, varied from a 70 percent decrease in Region XII - Kansas, to a 519 percent increase in South Dakota.

Maine, Massachusetts, Region X - Colorado, Region XII - Kansas, and Region XII - Oklahoma showed decreases in net worth even when the debt reduction as a result of voluntary farm debt adjustment is considered. With the exception of Delaware, Pennsylvania, Rhode Island, and Vermont, the increasing net worth of active borrowers in Region I is not impressive. Borrowers in West Virginia increased their net worths by only 16 percent while net worth changes in Alabama and Florida are almost non-existent.*

The average net worth of borrowers in Montana increased only 9 percent while that of borrowers in Region X - Colorado decreased by 5 percent. Region XII as a whole had only a 9 percent increase in net worth with decreases in Kansas and Oklahoma.

* A letter received from Region V with comments on the Supervisors' Annual Report of Family Progress indicates that "before acceptance" net worths in these states as given by county supervisors were too high because of the failure of borrowers to include all debts on net worth statements of the

1. The first part of the paper is devoted to a general discussion of the problem of the existence of solutions of the system of equations

which are satisfied by the functions u_i and v_i in the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

2. In the second part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

3. In the third part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

4. In the fourth part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

5. In the fifth part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

6. In the sixth part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

7. In the seventh part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

8. In the eighth part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

9. In the ninth part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

10. In the tenth part of the paper the existence of solutions is proved for the case when the functions f_i and g_i are continuous and the functions h_i and k_i are piecewise continuous.

* (continued) first farm and home plan. These unaccounted for debts were uncovered by special lien searches undertaken in that Region subsequent to the Annual Progress Report.

Debt Reduction Resulting from Voluntary Farm Debt Adjustment. The average amount of debt reduction effected for active standard rural rehabilitation borrowers through voluntary farm debt adjustment is shown in Table VI.

Table VI. Average amount of Debt Reduction for Active Standard RR Borrowers Resulting from Voluntary Farm Debt Adjustment, Average Amount Effected Before Their Acceptance on Program and Effected Since Date of Acceptance with Assistance of Farm Security Administration, by State and Region 1/

A	:	B	:	C	:	D
Region	:	Average amount of debt reduction resulting				
and state	:	from voluntary debt adjustment				
	:	Total	:	Before acceptance	:	Since acceptance
	:		:	on program	:	on program
	:	<u>Dollars</u>	:	<u>Dollars</u>	:	<u>Dollars</u>
United States	:	42	:	35	:	7
Region I	:	105	:	57	:	48
Connecticut	:	84	:	84	:	0
Delaware	:	88	:	68	:	20
Maine	:	179	:	19	:	160
Maryland	:	117	:	117	:	0
Massachusetts	:	107	:	72	:	35
New Hampshire	:	53	:	2/	:	53
New Jersey	:	62	:	18	:	44
New York	:	109	:	100	:	9
Pennsylvania	:	48	:	44	:	4
Rhode Island	:	99	:	94	:	5
Vermont	:	102	:	98	:	4
Region II	:	66	:	47	:	19
Michigan	:	13	:	11	:	2
Minnesota	:	109	:	63	:	46
Wisconsin	:	64	:	61	:	3
Region III	:	51	:	47	:	4
Illinois	:	67	:	65	:	2
Indiana	:	30	:	30	:	2/
Iowa	:	94	:	90	:	4
Missouri	:	44	:	36	:	8
Ohio	:	32	:	31	:	1
Region IV	:	6	:	5	:	1
Kentucky	:	2	:	2	:	2/
North Carolina	:	4	:	4	:	2/
Tennessee	:	2	:	2	:	0
Virginia	:	8	:	7	:	1
West Virginia	:	13	:	9	:	4

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Table VI (continued)

A	B	C	D
Region and state	Average amount of debt reduction resulting from voluntary debt adjustment		
	Total	Before acceptance on program	Since acceptance on program
	Dollars	Dollars	Dollars
Region V	6	5	1
Alabama	10	9	1
Florida	3	2	1
Georgia	6	5	1
South Carolina	1	1	2/
Region VI	5	4	1
Arkansas	3	2	1
Louisiana	13	12	1
Mississippi	2	1	1
Region VII	168	148	20
Kansas	99	88	11
Nebraska	132	121	11
North Dakota	259	197	62
South Dakota	224	211	13
Region VIII	16	15	1
Oklahoma	13	12	1
Texas	17	16	1
Region IX	34	27	7
Arizona	0	2/	2/
California	27	24	3
Nevada	158	158	0
Utah	38	24	14
Region X	189	176	13
Colorado	131	120	11
Montana	108	93	15
Wyoming	315	301	14
Region XI	40	24	16
Idaho	26	23	3
Oregon	43	27	16
Washington	55	21	34
Region XII	62	38	24
Colorado	55	11	44
Kansas	161	81	80
New Mexico	21	7	14
Oklahoma	68	63	0
Texas	56	56	0

1/ Based on 1939 Annual Report of Family Progress of Active Standard RR Borrowers by County RR Supervisors.

In all Regions and in every state except Maine, New Hampshire, New Jersey, Washington, Region XII - Colorado, and New Mexico, the amount of debt reduction prior to acceptance of these borrowers on the program was greater than the amount of reduction subsequent to that date. In Regions IV, V, VI, and VIII the average amount of debt reduction was very small. The relative importance of FDA sponsored debt reduction and other forms of net worth increase is indicated in Table VII.

Table VII. Average Amount and Proportion of Change in Net Worth of Active Standard RR Borrowers from Time Prior to Debt Adjustment and Acceptance on Program to December 31, 1939, Due to Debt Reduction Resulting from Voluntary Farm Debt Adjustment with Assistance of Farm Security Administration 1/

A	B	C	D	E	F	G
	Average change in net worth of borrowers					
	Change due to			Change exclusive of		
	debt reduction			debt reduction		
Region and state	Amount	Proportion of total change	Proportion of net worth prior to debt adjustment & acceptance	Amount	Proportion of total change	Proportion of net worth prior to debt adjustment & acceptance
	Dollars	Percent	Percent	Dollars	Percent	Percent
United States	42	16	5	223	84	26
Region I	105	63	6	62	37	3
Connecticut	84	27	3	222	73	7
Delaware	88	35	9	165	65	17
Maine	179	2/	9	-447	2/	-21
Maryland	117	93	8	9	7	1
Massachusetts	107	2/	6	-212	2/	-13
New Hampshire	53	34	3	103	66	6
New Jersey	62	2/	3	- 8	2/	3/
New York	109	39	6	170	61	10
Pennsylvania	48	11	3	368	89	24
Rhode Island	99	20	5	394	80	22
Vermont	102	16	6	545	84	31
Region II	66	12	6	483	88	44
Michigan	13	3	1	383	97	28
Minnesota	109	15	13	597	85	69
Wisconsin	64	13	6	439	87	38
Region III	51	13	6	343	87	44
Illinois	67	14	10	432	86	67
Indiana	30	8	3	334	92	37
Iowa	94	16	11	504	84	60
Missouri	44	14	7	258	86	44
Ohio	32	9	3	302	91	28

Table VII (continued)

A	B	C	D	E	F	G
	Average change in net worth of borrowers					
	Change due to			Change exclusive of		
	debt reduction			debt reduction		
Region			Proportion			Proportion
and			of net			of net
state		Proportion	worth prior		Proportion	worth prior
	Amount	tion of	to debt ad-	Amount	tion of	to debt ad-
		total	justment &		total	justment &
		change	acceptance		change	acceptance
	Dollars	Percent	Percent	Dollars	Percent	Percent
Region IV	6	2	4/	274	98	24
Kentucky	2	1	4/	339	99	25
North Carolina	4	2	1	237	98	31
Tennessee	2	1	4/	307	99	30
Virginia	8	3	1	226	97	22
West Virginia	13	5	1	270	95	16
Region V	6	9	1	57	91	12
Alabama	10	2/	3	-11	2/	-3
Florida	3	17	4/	14	83	1
Georgia	6	5	2	116	95	34
South Carolina	1	1	4/	115	99	26
Region VI	5	2	1	194	98	51
Arkansas	3	1	1	214	99	65
Louisiana	13	7	2	177	93	37
Mississippi	2	1	4/	186	99	50
Region VII	168	80	51	41	20	13
Kansas	99	96	24	4	4	1
Nebraska	132	5/	39	-24	5/	-7
North Dakota	259	5/	48	-111	5/	-20
South Dakota	224	47	245	250	53	274
Region VIII	16	7	2	224	93	30
Oklahoma	13	5	2	256	95	45
Texas	17	8	2	200	92	23
Region IX	34	5	1	631	95	25
Arizona	6/	0	4/	816	100	28
California	27	6	1	435	94	17
Nevada	158	20	5	624	80	21
Utah	38	5	2	737	95	32
Region X	189	54	13	161	46	11
Colorado	131	2/	14	-182	2/	-20
Montana	109	56	5	86	44	4
Wyoming	315	35	22	582	65	41

Table VII (continued)

A	B	C	D	E	F	G
	Average change in net worth of borrowers					
	Change due to			Change exclusive of		
	debt reduction			debt reduction		
		Proportion			Proportion	
		of net			of net	
Region and state	Amount	Proportion of net worth prior to debt adjustment & change	Amount	Proportion of net worth prior to debt adjustment & change		
	Dollars	Percent	Percent	Dollars	Percent	Percent
Region XI	40	7	2	495	93	22
Idaho	26	4	1	657	96	28
Oregon	43	6	2	697	94	32
Washington	55	44	2	71	56	3
Region XII	62	74	7	22	26	2
Colorado	55	37	9	93	63	15
Kansas	161	2/	24	-636	2/	-93
New Mexico	21	17	2	100	83	9
Oklahoma	68	2/	6	-322	2/	-26
Texas	56	15	7	314	85	37

1/ Based on 1939 Annual Report of Family Progress of Active Standard Borrowers by County RR Supervisors.

2/ Decrease in net worth.

3/ Less than -.5 percent.

4/ Less than .5 percent.

5/ Decrease in net worth exclusive of debt reduction

6/ Less than \$.50

Changes in Net Worth Exclusive of Debt Reduction. The average change in net worth exclusive of FDA debt reduction was \$223 (Table VII). This amount is 84 percent of the total change in net worth of these borrowers. Borrowers in eight states had decreases in net worth when FDA debt reduction is not considered. Change in net worth exclusive of debt reduction as a proportion of prior net worth varied from a decrease of 93 percent in Kansas to a 274 percent increase in South Dakota.

Change in Net Worth of Borrowers since Their Acceptance on the Rural Rehabilitation Program. Table VIII has been prepared to provide figures which show changes in the net worth status of borrowers from their acceptance on the program to December 31, 1939. In interpreting these figures for net worth changes, it should be remembered that the amount of change shown in Column D of Table VIII includes debt reduction effected subsequently to the family's acceptance on the program but does not include debt reduction resulting from voluntary farm debt adjustment effected prior to the family's acceptance as a standard RR borrower.

Table VIII. Average Net Worth of Rural Rehabilitation Borrowers on December 31, 1939, Compared with Their Net Worth on Date of Acceptance on the Program, by State and Region 1/

A	:	B	:	C	:	D	:	E
Region and state	:	Average net worth as of date of acceptance on program	:	Average net worth as of Dec. 31, 1939	:	Increase in net worth Average amount	:	Proportion of average at acceptance
	:	Dollars	:	Dollars	:	Dollars	:	Percent
United States	:	884	:	1,115	:	231	:	26
Region I	:	1,842	:	1,952	:	110	:	6
Connecticut	:	3,303	:	3,525	:	222	:	7
Delaware	:	1,014	:	1,200	:	186	:	18
Maine	:	2,113	:	1,826	:	-287	:	-14
Maryland	:	1,525	:	1,534	:	9	:	1
Massachusetts	:	1,762	:	1,585	:	-177	:	-10
New Hampshire	:	1,751	:	1,907	:	156	:	9
New Jersey	:	1,814	:	1,850	:	36	:	2
New York	:	1,810	:	1,989	:	179	:	10
Pennsylvania	:	1,557	:	1,930	:	373	:	24
Rhode Island	:	1,926	:	2,325	:	399	:	21
Vermont	:	1,861	:	2,409	:	548	:	29
Region II	:	1,149	:	1,651	:	502	:	44
Michigan	:	1,362	:	1,747	:	385	:	28
Minnesota	:	927	:	1,571	:	644	:	69
Wisconsin	:	1,216	:	1,658	:	442	:	36
Region III	:	830	:	1,176	:	346	:	42
Illinois	:	710	:	1,144	:	434	:	61
Indiana	:	938	:	1,272	:	334	:	36
Iowa	:	929	:	1,436	:	507	:	55
Missouri	:	628	:	894	:	266	:	42
Ohio	:	1,115	:	1,419	:	304	:	27
Region IV	:	1,144	:	1,419	:	275	:	24
Kentucky	:	1,340	:	1,680	:	340	:	25
North Carolina	:	779	:	1,016	:	237	:	30
Tennessee	:	1,015	:	1,322	:	307	:	30
Virginia	:	1,023	:	1,250	:	227	:	22
West Virginia	:	1,726	:	2,000	:	274	:	16
Region V	:	480	:	537	:	57	:	12
Alabama	:	373	:	363	:	-10	:	-3
Florida	:	996	:	1,011	:	15	:	2
Georgia	:	348	:	465	:	117	:	34
South Carolina	:	441	:	556	:	115	:	26

Table VIII (continued)

A	B	C	D	E
Region and state	Average net worth as of date of acceptance on program	Average net worth as of Dec. 31, 1939	Increase in net worth Average amount	Proportion of average at acceptance
	Dollars	Dollars	Dollars	Percent
Region VI	388	583	195	50
Arkansas	330	546	216	65
Louisiana	486	665	179	37
Mississippi	377	564	187	49
Region VII	474	534	60	13
Kansas	505	520	15	3
Nebraska	456	442	-14	-3
North Dakota	739	691	-48	-7
South Dakota	302	565	263	87
Region VIII	753	978	225	30
Oklahoma	577	834	257	43
Texas	885	1,086	201	23
Region IX	2,548	3,186	638	25
Arizona	2,950	3,766	816	28
California	2,640	3,078	438	16
Nevada	3,118	3,743	625	20
Utah	2,320	3,071	751	32
Region X	1,595	1,769	174	11
Colorado	1,040	870	-170	-16
Montana	2,185	2,287	102	5
Wyoming	1,727	2,323	596	35
Region XI	2,310	2,821	511	22
Idaho	2,332	2,992	660	28
Oregon	2,211	2,924	713	32
Washington	2,385	2,490	105	4
Region XIII	940	985	45	5
Colorado	642	779	137	21
Kansas	764	208	-556	-73
New Mexico	1,106	1,219	113	11
Oklahoma	1,333	1,011	-322	-24
Texas	902	1,216	314	35

1/ Based on 1939 Annual Report of Family Progress of Active Standard RR Borrowers by County RR Supervisors.

Region and State	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937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